

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

TIMOTHY LEE SAVAGE
DEBORAH LEIGH RUSSELL
SAVAGE
Debtor(s)

Case No. 10-51907

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2010.
- 2) The plan was confirmed on 06/03/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/04/2016.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,091.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,116.50
Less amount refunded to debtor	\$1,055.46

NET RECEIPTS: \$40,061.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,750.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,485.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,235.03

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AUGUST MEDICAL CENTER	Unsecured	655.00	NA	NA	0.00	0.00
AUGUSTA COUNTY FEDERAL CREDI	Secured	1,900.00	1,942.56	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	939.00	5,591.34	5,591.34	5,591.34	0.00
BACK BOWL I, LLC	Unsecured	4,774.00	4,806.46	4,806.46	4,806.46	0.00
BANK OF AMERICA	Unsecured	5,749.00	NA	NA	0.00	0.00
CALIBER HOME LOANS, INC	Secured	129,172.00	128,821.12	NA	0.00	0.00
COMMONWEALTH OF VIRGINIA	Priority	1.00	NA	NA	0.00	0.00
HSBC/RS	Unsecured	11,609.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	25.00	NA	NA	0.00	0.00
JL WALSTON & ASSOCIATES	Unsecured	3,988.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	120.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	77.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	61.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL LLC	Unsecured	NA	5,773.70	5,773.70	5,773.70	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,016.00	3,123.80	3,123.80	3,123.80	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,793.00	1,786.94	1,786.94	1,786.94	0.00
RESURGENT CAPITAL SERVICES	Unsecured	210.00	209.87	209.87	209.87	0.00
SCHEWELS FURNITURE	Secured	800.00	774.70	NA	0.00	0.00
SHENANDOAH EMERGENCY MEDIC.	Unsecured	182.00	NA	NA	0.00	0.00
UVA MEDICAL CENTER	Unsecured	301.00	321.06	321.06	321.06	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	8,264.00	8,190.24	8,190.24	8,190.24	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	4,762.00	4,682.22	4,682.22	4,682.22	0.00
WELLS FARGO FINANCIAL VIRGINIA	Unsecured	349.00	340.38	340.38	340.38	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,826.01	\$34,826.01	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,235.03</u>	
Disbursements to Creditors	<u>\$34,826.01</u>	
TOTAL DISBURSEMENTS :		<u>\$40,061.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2016

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.